



## State of Delaware Group Health Plan- SurgeryPlus Frequently Asked Questions (FAQs)

For more information, visit [de.gov/statewidebenefits](http://de.gov/statewidebenefits)

### 1. What is the SurgeryPlus benefit?

SurgeryPlus is a supplemental benefit for non-emergency, planned surgeries, which provides high-quality care, concierge-level member service and lower costs.

### 2. What is included in the SurgeryPlus benefit?

The SurgeryPlus benefit includes the following:

- Healthcare concierge service with a dedicated Care Advocate to assist with surgeon selection, transferring medical records, appointment/procedure scheduling, travel planning (in the event where travel is required), and/or any other logistics.
- Financial incentives based on the type of surgery\*.
- Travel benefit in the event that travel is required for the procedure, in which all member's travel costs are covered.
- Access to a high-quality, national Surgeons of Excellence Network.

### 3. Can I keep my existing plan?

Yes. This benefit does not replace your existing health plan. This benefit is available to those enrolled in one of the State of Delaware Aetna or Highmark Delaware non-Medicare health plans and their dependents.

### 4. Do I have to enroll?

You do not have to enroll. If you are enrolled in one of the Aetna or Highmark Delaware non-Medicare health plans, you and your dependents may automatically take advantage of this benefit.

### 5. Is there a cost associated with this benefit? Will my premium increase?

No. This benefit is offered at no additional cost to those enrolled in one of the Aetna or Highmark Delaware non-Medicare health plans.

### 6. Can dependents use the SurgeryPlus benefit?

Yes. Dependents who are enrolled in one of the Aetna or Highmark Delaware non-Medicare health plans may receive healthcare services using SurgeryPlus.

\*Some surgeries and procedures may not be eligible for a financial incentive

**7. When using SurgeryPlus, do I have to choose a provider in my health plan's network?**

No. SurgeryPlus has its own network of providers who may or may not be in your health plan's network. SurgeryPlus is independent from your health plan. If you receive services through SurgeryPlus, you will use the SurgeryPlus network of providers, not your health plan's network. You must pre-arrange services through a SurgeryPlus Care Advocate directly by calling 1-855-200-2034.

**8. What if my health plan requires preauthorization for the surgery I am planning?**

The SurgeryPlus surgeon will determine medical necessity, therefore, a preauthorization via your State of Delaware Aetna or Highmark Delaware non-Medicare health plan is not necessary when using SurgeryPlus.

**9. What services are not covered by the SurgeryPlus benefit?**

Services not typically covered by the SurgeryPlus benefit include services rendered by providers not participating in the SurgeryPlus network, diagnostic studies and imaging, physical therapy, durable medical equipment, prescriptions, lab work, pre and post operative labs and testing. These services are typically covered by your State of Delaware Aetna or Highmark Delaware non-Medicare health plan.

**10. I am a member of the Aetna HMO plan, which requires me to obtain a referral from my primary care physician for services. Do I need to obtain a referral to use the SurgeryPlus benefit?**

No. You do not need to obtain a referral to use the SurgeryPlus benefit.

**11. How does my primary care provider, specialty provider or health plan know about my decision to use the SurgeryPlus benefit?**

If you would like your provider to be made aware of your decision to utilize your SurgeryPlus benefit, it is your responsibility to inform them. SurgeryPlus will transfer medical records to/from any provider you request, so long as you have signed a consent form for SurgeryPlus to release your records. Your health plan will also receive information directly from SurgeryPlus for any completed procedures.

**12. Do I have to use SurgeryPlus for my planned surgery?**

Maybe. Beginning July 1, 2023, all bariatric surgeries will be required to be completed through the SurgeryPlus benefit. For all other types of surgeries, SurgeryPlus is a voluntary benefit.

**13. What are the financial incentive\* amounts?**

The financial incentive amount varies based on the type of procedure you receive.

TIER A \$4,000	TIER B \$2,000	TIER C \$1,000	TIER D \$500
Joint Replacement & Revision	Cardiac	Orthopedics	Gastroenterology (GI) <small>Preventive colonoscopies not eligible for incentive</small>
Spine	Genitourinary (GYN)	Ear, Nose, & Throat (ENT)	Pain Management
		General Surgery	Other Minor Procedures

Effective July 1, 2023, financial incentives do not apply to bariatric surgery.

**14. Can the financial incentive be added to my salary?**

No.

**15. Are financial incentives considered taxable income?**

If your financial incentive is over \$600, you will receive a 1099 tax form from SurgeryPlus.

**16. How long does it take to receive my financial incentive\*?**

SurgeryPlus will transfer financial incentive amounts after all claims are received and the procedure is completed. This may be several months after your surgery. If you have questions about the status of your incentive, call a SurgeryPlus Care Advocate at 1-855-200-2034.

**17. What happens if my dependent earns a financial incentive\*?**

If your dependent is under 18, the custodial parent will receive the financial incentive and the 1099 tax form if necessary.

**18. Does the SurgeryPlus Network include surgeons located in Delaware?**

Yes. SurgeryPlus works with surgeons and facilities across the United States, including Delaware.

**19. Why is a financial incentive\* offered?**

SurgeryPlus negotiates a single cost (bundled rate) with your surgeon for the entire surgical procedure. The combination of the bundled rate and high-quality surgeons results in a savings for the State of Delaware Group Health Insurance Plan. These savings are passed on to members using the benefit in the form of a financial incentive.

**20. How do I learn more about SurgeryPlus.**

You can visit the [SBO website](#) or [DE.SurgeryPlus.com](https://www.DE.SurgeryPlus.com). If you would like to speak to a Care Advocate, call 1-855-200-2034.

**21. Are spouses and dependents eligible for SurgeryPlus if they are enrolled in a State of Delaware Aetna or Highmark Delaware health plan as secondary?**

No, spouses and dependents who are enrolled in a State of Delaware Aetna or Highmark Delaware non-Medicare health plan as secondary are not eligible for SurgeryPlus except for those seeking bariatric surgery.

**Bariatric Surgery**

**22. Will I be able to obtain bariatric surgery through my State of Delaware Aetna or Highmark Delaware non-Medicare health plan?**

After July 1, 2023, you will no longer be able to obtain bariatric surgery through your State of Delaware Aetna or Highmark Delaware non-Medicare health plan. As of July 1, 2023, all bariatric surgeries are required to be completed through the SurgeryPlus benefit and performed by a surgeon in the SurgeryPlus network.

**23. If I have already completed the requirements and received a prior authorization from either Aetna or Highmark Delaware, am I able to get my bariatric surgery through my non-Medicare health plan?**

Maybe. If you have already completed the requirements and received a prior authorization through your State of Delaware Aetna or Highmark Delaware non-Medicare health plan, you are able to get your surgery through your State of Delaware non-Medicare health plan as long as it is completed before July 1, 2023. On or after July 1, 2023, all bariatric surgeries are required to be completed through the SurgeryPlus benefit and performed by a surgeon in the SurgeryPlus network.

**24. What do I do if I have started the requirements for bariatric surgery under a selected surgeon with my State of Delaware Aetna or Highmark Delaware non-Medicare health plan but have not received a prior authorization?**

Effective July 1, 2023, all members will need to engage with a SurgeryPlus bariatric surgeon to determine all bariatric presurgical requirements. Presurgical claims will be processed through your State of Delaware health plan, but the supervision of your specific needs will be managed by the SurgeryPlus surgeon. The SurgeryPlus surgeon will determine and provide an optimized presurgical plan that is specific to your medical needs. For members who may have started the bariatric presurgical process, you should call SurgeryPlus at 1-855-200-2034 and review your specific medical situation with a SurgeryPlus Care Advocate who can connect you with a SurgeryPlus surgeon. The SurgeryPlus surgeon will then determine the next steps.

**25. If I already had bariatric surgery and am seeing my surgeon for follow-up visits, is anything changing for me as of July 1, 2023?**

No. You can continue to see your surgeon for your follow-up visits which will be covered under your Aetna or Highmark Delaware non-Medicare health plan. If in the future you need another bariatric surgery, you will be required to obtain that surgery through SurgeryPlus.

**26. What is required if my spouse or dependent is enrolled in a State of Delaware Aetna or Highmark Delaware non-Medicare health plan as secondary and is seeking bariatric surgery?**

Members covered as secondary under the State of Delaware Aetna or Highmark Delaware non-Medicare health plan will be required to obtain their bariatric surgery under their primary coverage. The GHIP will reimburse the member any difference between the member responsibility under their primary coverage and the member responsibility under the member's State of Delaware health plan coverage.

For the Highmark Comprehensive PPO and Aetna HMO health plans, the member responsibility is \$100 per day up to a 2-day maximum for in-patient bariatric procedures performed at a COE facility and if the procedure is done on an outpatient basis, the member responsibility is \$50 at a freestanding surgery center \$100 at a hospital. (The copay increases from \$100 to \$150 for procedures done on an outpatient basis at a hospital as of July 1, 2023). DHR/SBO will handle the coordination of benefits determination and issue the payment to the members.

If the member's primary coverage does not include bariatric surgery, the State of Delaware will pay/cover the bariatric surgery as if the member were primary (essentially paying in full with no member out of pocket costs).

**27. Will I receive a financial incentive for my bariatric surgery completed under the SurgeryPlus network?**

No. Bariatric surgeries are required to be completed through the SurgeryPlus benefit and performed by a surgeon in the SurgeryPlus network as of July 1, 2023; therefore, financial incentives for bariatric surgery do not apply.